**Startup Costs Worksheet**

###### The following two work sheets will help you to compute your initial cash requirements for your business. They list the things you need to consider when determining your startup costs and include both the one-time initial costs needed to open your doors and the ongoing costs you'll face each month for the first 90 days.

###### Startup Capital Requirements - One-time Startup Expenses

|  |  |  |
| --- | --- | --- |
| **Startup Expenses** | **Amount** | **Description - Include what you are spending money on** |
| Advertising |  | Promotion for opening the business |
| Starting inventory |  | Amount of inventory required to open |
| Building construction |  | Amount per contractor bid and other |
| Cash |  | Amount needed for the cash register |
| Decorating |  | Estimate based on bid if appropriate |
| Deposits |  | Check with utility companies |
| Fixtures and equipment |  | Use actual bids |
| Insurance |  | Bid from insurance agent |
| Lease payments |  | Fee to be paid before opening |
| Licenses and permits |  | Check with city or state offices |
| Miscellaneous |  | All other |
| Professional fees |  | Include CPA, attorney, etc. |
| Remodeling |  | Use contractor bids |
| Rent |  | Fee to be paid before opening |
| Services |  | Cleaning, accounting, etc. |
| Signs |  | Use contractor bids |
| Supplies |  | Office, cleaning, etc. supplies |
| Unanticipated expenses |  | Include an amount for the unexpected |
| Other |  |  |
| Other |  |  |
| Other |  |  |
|  |  |  |
| **Total Startup Costs** |  | **Amount of costs before opening** |

###### Startup Capital Requirements - Repeating Monthly Expenses

|  |  |  |
| --- | --- | --- |
| **Expenses** | **Amount** | **Description** |
| Advertising |  |  |
| Bank service fees |  |  |
| Credit card charges |  |  |
| Delivery fees |  |  |
| Dues and subscriptions |  |  |
| Health insurance |  | Exclude amount on preceding page |
| Insurance |  | Exclude amount on preceding page |
| Interest |  |  |
| Lease payments |  | Exclude amount on preceding page |
| Loan payments |  | Principal and interest payments |
| Office expenses |  |  |
| Payroll other than owner |  |  |
| Payroll taxes |  |  |
| Professional fees |  |  |
| Rent |  | Exclude amount on preceding page |
| Repairs and maintenance |  |  |
| Sales tax |  |  |
| Supplies |  |  |
| Telephone |  |  |
| Utilities |  |  |
| Your salary |  | If applicable for first three months |
| Other |  |  |
| **Total Repeating Costs** |  |  |
| **Total Startup Costs** |  | Amount from preceding page |
| **Total Cash Needed** |  |  |

*\*Include the first three months’ cash needs unless otherwise noted.*

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